

Information to identify the case:

Debtor 1	Scott A. Gorman	Social Security number or ITIN	xxx-xx-9444
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Patti Jo Gorman	Social Security number or ITIN	xxx-xx-4915
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24691-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott A. Gorman

Patti Jo Gorman
fka Patti Jo Hennen

3/13/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Scott A. Gorman
 Patti Jo Gorman
 Debtors

Case No. 18-24691-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db/jdb
 14960457 +Scott A. Gorman, Patti Jo Gorman, 1459 Connellsville Road, Lemont Furnace, PA 15456-1005
 14960458 Highlands Pediatrics, One Penn Center West #225, Pittsburgh, PA 15276-0109
 14960459 +Kishor E. Joshi, M.D., 25 Highland Park Drive--Suite 201, Uniontown, PA 15401-8402
 14960464 +Lowry Radiology Associates, 1111 Lowry Avenue--Suite 2, Jeannette, PA 15644-3064
 Southwestern Gastrointestinal Specialist, 300 Spring Creek Lane--Upper Level,
 Uniontown, PA 15401-9069
 14960465 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
 14960466 +United Collection Bureau, Inc., 5620 Southwyck Boulevard--Suite 206, Toledo, OH 43614-1501
 14960469 Zales Jewelers/Comenity Bank, Bankruptcy Department, P.O. Box 183043,
 Columbus, OH 43218-3043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2019 03:01:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14960448 EDI: GMACFS.COM Mar 14 2019 06:43:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 14960450 E-mail/Text: bankruptcy@cavps.com Mar 14 2019 03:01:43 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, P.O. Box 1017, Hawthorne, NY 10532
 14960449 EDI: RMSC.COM Mar 14 2019 06:43:00 CareCredit/Synchrony Bank,
 Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
 14960451 EDI: CHASE.COM Mar 14 2019 06:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14960452 +EDI: CHASE.COM Mar 14 2019 06:43:00 Chase/Amazon.com, P.O. Box 15123,
 Wilmington, DE 19850-5123
 14960453 +EDI: CITICORP.COM Mar 14 2019 06:43:00 Citi Card, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 14960455 EDI: RCSDELL.COM Mar 14 2019 06:43:00 Dell Financial Services, Billing Inquiry Department,
 P.O. Box 81577, Austin, TX 78708-1577
 14960456 E-mail/Text: bankruptcy.bnc@ditech.com Mar 14 2019 03:00:29 Ditech Financial, LLC,
 Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154
 14960460 EDI: WFNNB.COM Mar 14 2019 06:43:00 New York & Company/Comenity Bank,
 Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
 14960930 +EDI: PRA.COM Mar 14 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14960461 EDI: WFNNB.COM Mar 14 2019 06:43:00 Pier 1 Imports/Comenity Bank, Bankruptcy Department,
 P.O. Box 182125, Columbus, OH 43218-2125
 14960462 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Mar 14 2019 03:02:28
 Receivables Management Partners, LLC, P.O. Box 329, Temple, PA 19560-0329
 14960463 EDI: CHASE.COM Mar 14 2019 06:43:00 Southwest Rapid Rewards, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14960467 EDI: WFNNB.COM Mar 14 2019 06:43:00 Victoria's Secret/Comenity Bank,
 Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
 14960468 +EDI: WFFC.COM Mar 14 2019 06:43:00 Wells Fargo Dealer Svcs. BK Department, P.O. Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DITECH FINANCIAL LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14960454 ##+Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Mar 13, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Joint Debtor Patti Jo Gorman COZ@Zeblaw.com,
Lori@Zeblaw.com, Janet@Zeblaw.com
Charles O. Zebley, Jr. on behalf of Debtor Scott A. Gorman COZ@Zeblaw.com, Lori@Zeblaw.com,
Janet@Zeblaw.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com; pa07@ecfcbis.com
TOTAL: 5